```
Description
Set
        Items
                (PREPAID OR PRE() PAID OR CASH OR RE() LOADABLE OR RELOADABLE
S1
        30130
              OR (STORED OR MULTI)()VALUE OR STOREDVALUE OR MULTIVALUE)(2W-
             )(CARD OR CARDS OR GIFTCARD? OR DEBITCARD? OR ACCOUNT? ?)
              UNIVERSAL? OR WORLDWIDE OR ANYWHERE OR ANYPLACE OR ALLOVER
S2
             OR ALL()OVER
              USE OR USES OR USED OR PROCESS?? OR TAKE? ? OR SPEND OR SP-
S3
      7619155
             ENT OR UTILIZE? ? OR EMPLOY?? OR ACCESS OR ACCEPT?
      7421004 MANY OR MULTIPL? OR MULTI OR SEVERAL OR NUMEROUS? OR PLURA-
S4
             L? OR VARIOUS? OR (MORE OR GREATER) (1N) (1 OR ONE) OR DIFFERENT
              OR NUMBER OR UNRELATED OR ANY
               VENDOR? ? OR RETAILER? ? OR STORE OR STORES OR MERCHANT? ?
             OR ENTITY OR ENTITIES OR LOCATION? ? OR WEB()SITE? ? OR WEBSI-
             TE? ?
S6
       115410
               S2 (3N) S3
S7
       333169
               S4 (3N) S5
S8
        1189
                S1(S)(S6 OR S7)
S9
       323802
               SETTLE OR SETTLEMENT
          29 S8 (4S) S9
61 S8 AND S9
S10
S11
               S11 NOT PY>1999
S12
          17
          17
S13
               RD (unique items)
         302
               S1(5N)(S6 OR S7)
S16
          82 S16 NOT PY>1999
S17
           81 RD (unique items)
S18
       85012
S19
               S2 (2N) S3
S20
      288584
              S4 (2N) S5
              S1(5N)(S19 OR S20)
         272
S21
          67
               S21 NOT PY>1999
S22
S23
           66
              RD (unique items)
      372167 VISA OR MASTERCARD OR MASTER()CARD OR AMERICAN()EXPRESS OR
S24
           AMERICANEXPRESS OR AMEX OR DISCOVER
           19
                $23 (4S) $24
S26
           35
                S13 OR S25
S27
           35 RD (unique items)
File 15:ABI/Inform(R) 1971-2006/Sep 22
         (c) 2006 ProQuest Info&Learning
File 610:Business Wire 1999-2006/Sep 22
         (c) 2006 Business Wire.
File 810: Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476:Financial Times Fulltext 1982-2006/Sep 22
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Sep 22
         (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634:San Jose Mercury Jun 1985-2006/Sep 21
         (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Sep 22
```

JMB 22-Sep-06

(c) 2006 McGraw-Hill Co. Inc

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Set	Items	Description
S1	2691	(PREPAID OR PRE()PAID OR CASH OR RE()LOADABLE OR RELOADABLE
		R (STORED OR MULTI)()VALUE OR STOREDVALUE OR MULTIVALUE)(2W-
		CARD OR CARDS OR GIFTCARD? OR DEBITCARD? OR ACCOUNT? ?)
S2	7222638	USE OR USES OR USED OR PROCESS?? OR TAKE? ? OR SPEND OR SP-
	EN	F OR UTILIZE? ? OR EMPLOY?? OR ACCESS OR ACCEPT?
S3	5708222	MANY OR MULTIPL? OR MULTI OR SEVERAL OR NUMEROUS? OR PLURA-
	L?	OR VARIOUS? OR (MORE OR GREATER) (1N) (1 OR ONE) OR DIFFERENT
	Ol	R NUMBER OR UNRELATED OR ANY
S4	636630	VENDOR? ? OR RETAILER? ? OR STORE OR STORES OR MERCHANT? ?
	OR	ENTITY OR ENTITIES OR LOCATION? ? OR WEB()SITE? ? OR WEBSI-
	TE	? ?
S5	223414	UNIVERSAL? OR WORLDWIDE OR ANYWHERE OR ANYPLACE OR ALLOVER
	OR	ALL()OVER
S6	69664	S2 (S) S5
s7	194970	
S8	161	S1 AND (S6 OR S7)
S9	100	S8 NOT PY>1999
S10	98	RD (unique items)
S11	65148	SETTLE OR SETTLEMENT
S12	4	S10 AND S11
File		1898-2006/Sep W2
		06 Institution of Electrical Engineers
File		tation Abs Online 1861-2006/Aug
		06 ProQuest Info&Learning
File		Conferences 1993-2006/Sep 22
	• •	06 BLDSC all rts. reserv.
File		Appl. Sci & Tech Abs 1983-2006/Jul
		06 The HW Wilson Co.
File		rk Times Abs 1969-2006/Sep 21
		06 The New York Times
File		treet Journal Abs 1973-2006/Sep 21
		06 The New York Times
rile		roup Globalbase(TM) 1986-2002/Dec 13
-		02 The Gale Group
rıre		t 1969-2006/Sep
	(c) 20	06 American Economic Association

Set	Items	Description	
S1	25	AU=(SOSA, B? OR SOSA B? OR BERTRAND(2N)SOSA) OR BY=(BERTRA-	
	ND(2N)SOSA)		
s2	30	AU=(SOSA, R? OR SOSA R? OR ROGELIO(2N)SOSA) OR BY=(ROGELIO-	
	(2)	N) SOSA)	
s3	15	S1 AND S2	
S4	12	S3 AND IC=G06F?	
S5	12	IDPAT (sorted in duplicate/non-duplicate order)	
S6	8	IDPAT (primary/non-duplicate records only)	
File	350:Derwen	t WPIX 1963-2006/UD=C200659	
	(c) 20	06 The Thomson Corporation	
File	344:Chines	e Patents Abs Jan 1985-2006/Jan	
	(c) 20	06 European Patent Office	
File	347:JAPIO	Dec 1976-2005/Dec(Updated 060404)	
	(c) 20	06 JPO & JAPIO	
File	348: EUROPE	AN PATENTS 1978-2006/ 200638	
	(c) 20	06 European Patent Office	
File	349:PCT FU	LLTEXT 1979-2006/UB=20060921UT=20060914	
	(c) 20	06 WIPO/Thomson	

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Set
        Items
                 Description
                 AU=(SOSA, B? OR SOSA B? OR BERTRAND(2N)SOSA) OR BY=(BERTRA-
             ND(2N)SOSA)
           30
S2
                 AU=(SOSA, R? OR SOSA R? OR ROGELIO(2N)SOSA) OR BY=(ROGELIO-
              (2N) SOSA)
s3
           15
                 S1 AND S2
                 S3 AND IC=G06F?
s4
           12
                 IDPAT (sorted in duplicate/non-duplicate order)
IDPAT (primary/non-duplicate records only)
S5
           12
S6
s7
                 S1 OR S2
            40
                 S7 NOT S6
S8
           32
                 S8 AND IC=G06F?
S9
             4
File 350:Derwent WPIX 1963-2006/UD=C200659
          (c) 2006 The Thomson Corporation
File 344: Chinese Patents Abs Jan 1985-2006/Jan
          (c) 2006 European Patent Office
File 347: JAPIO Dec 1976-2005/Dec (Updated 060404)
          (c) 2006 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2006/ 200638
          (c) 2006 European Patent Office
File 349:PCT FULLTEXT 1979-2006/UB=20060921UT=20060914
         (c) 2006 WIPO/Thomson
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```
Set
        Items
                Description
S1
                AU=(SOSA, B? OR SOSA B? OR BERTRAND(2N)SOSA) OR BY=(BERTRA-
             ND(2N)SOSA)
S2
                AU=(SOSA, R? OR SOSA R? OR ROGELIO(2N)SOSA) OR BY=(ROGELIO-
             (2N) SOSA)
S3
            0
                S1 AND S2
S4
           89
                S1 OR S2
S5
           82
                RD
                    (unique items)
S6
                S5 AND ((PREPAID OR PRE()PAID OR CASH OR RE()LOADABLE OR R-
             ELOADABLE OR STORED() VALUE OR STOREDVALUE) (2W) (CARD OR CARDS -
             OR GIFTCARD? OR DEBITCARD? OR ACCOUNT? ?))
File
       2:INSPEC 1898-2006/Sep W2
         (c) 2006 Institution of Electrical Engineers
File
      35:Dissertation Abs Online 1861-2006/Aug
         (c) 2006 ProQuest Info&Learning
File
      65:Inside Conferences 1993-2006/Sep 22
         (c) 2006 BLDSC all rts. reserv.
File
      99:Wilson Appl. Sci & Tech Abs 1983-2006/Jul
         (c) 2006 The HW Wilson Co.
File 474: New York Times Abs 1969-2006/Sep 21
         (c) 2006 The New York Times
File 475:Wall Street Journal Abs 1973-2006/Sep 21
         (c) 2006 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
File 139:EconLit 1969-2006/Sep
         (c) 2006 American Economic Association
      15:ABI/Inform(R) 1971-2006/Sep 22
File
         (c) 2006 ProQuest Info&Learning
File
      20:Dialog Global Reporter 1997-2006/Sep 22
         (c) 2006 Dialog
File 610: Business Wire 1999-2006/Sep 22
         (c) 2006 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 476: Financial Times Fulltext 1982-2006/Sep 22
         (c) 2006 Financial Times Ltd
File 613:PR Newswire 1999-2006/Sep 22
         (c) 2006 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 634: San Jose Mercury Jun 1985-2006/Sep 21
         (c) 2006 San Jose Mercury News
File 624:McGraw-Hill Publications 1985-2006/Sep 22
         (c) 2006 McGraw-Hill Co. Inc
File
       9:Business & Industry(R) Jul/1994-2006/Sep 21
         (c) 2006 The Gale Group
File 275: Gale Group Computer DB(TM) 1983-2006/Sep 21
         (c) 2006 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2006/Sep 21
         (c) 2006 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2006/Sep 21
         (c) 2006 The Gale Group
File 16:Gale Group PROMT(R) 1990-2006/Sep 21
         (c) 2006 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2006/Sep 22
         (c)2006 The Gale Group
File 625: American Banker Publications 1981-2006/Sep 22
         (c) 2006 American Banker
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File 268: Banking Info Source 1981-2006/Sep W3
         (c) 2006 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2006/Sep 22
         (c) 2006 Bond Buyer
File 267: Finance & Banking Newsletters 2006/Sep 20
         (c) 2006 Dialog
File 47: Gale Group Magazine DB(TM) 1959-2006/Sep 21
         (c) 2006 The Gale group
File 570: Gale Group MARS(R) 1984-2006/Sep 21
         (c) 2006 The Gale Group
File 635:Business Dateline(R) 1985-2006/Sep 20
         (c) 2006 ProQuest Info&Learning
File 477: Irish Times 1999-2006/Sep 22
         (c) 2006 Irish Times
File 710: Times/Sun. Times (London) Jun 1988-2006/Sep 22
         (c) 2006 Times Newspapers
File 711: Independent (London) Sep 1988-2006/Sep 22
         (c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2006/Sep 22
         (c) 2006 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2006/Sep 22
         (c) 2006
File 387: The Denver Post 1994-2006/Sep 21
         (c) 2006 Denver Post
File 471:New York Times Fulltext 1980-2006/Sep 22
         (c) 2006 The New York Times
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06
         (c) 2002 Phoenix Newspapers
File 494:St LouisPost-Dispatch 1988-2006/Sep 21
         (c) 2006 St Louis Post-Dispatch
File 631:Boston Globe 1980-2006/Sep 21
         (c) 2006 Boston Globe
File 633: Phil. Inquirer 1983-2006/Sep 20
         (c) 2006 Philadelphia Newspapers Inc
File 638: Newsday/New York Newsday 1987-2006/Sep 20
         (c) 2006 Newsday Inc.
File 640: San Francisco Chronicle 1988-2006/Sep 22
         (c) 2006 Chronicle Publ. Co.
File 641: Rocky Mountain News Jun 1989-2006/Sep 22
         (c) 2006 Scripps Howard News
File 702:Miami Herald 1983-2006/Sep 20
         (c) 2006 The Miami Herald Publishing Co.
File 703:USA Today 1989-2006/Sep 21
         (c) 2006 USA Today
File 704: (Portland) The Oregonian 1989-2006/Sep 21
         (c) 2006 The Oregonian
File 713:Atlanta J/Const. 1989-2006/Sep 22
         (c) 2006 Atlanta Newspapers
File 714: (Baltimore) The Sun 1990-2006/Sep 21
         (c) 2006 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2006/Sep 22
         (c) 2006 Christian Science Monitor
File 725: (Cleveland) Plain Dealer Aug 1991-2006/Sep 21
         (c) 2006 The Plain Dealer
File 735:St. Petersburg Times 1989- 2006/Sep 21
         (c) 2006 St. Petersburg Times
File 256:TecInfoSource 82-2006/Jan
         (c) 2006 Info.Sources Inc
```

	Description (PREPAID OR PRE()PAID OR CASH OR RE()LOADABLE OR RELOADABLE R STORED()VALUE OR STOREDVALUE)(2W)(CARD OR CARDS OR GIFTCA- POR DEBITCARD? OR ACCOUNT? ?)	
12532487	USE OR USES OR USED OR PROCESS?? OR TAKE? ? OR SPEND OR SP- I OR UTILIZE? ? OR EMPLOY?? OR ACCESS OR ACCEPT?	
6553091	MANY OR MULTIPL? OR MULTI OR SEVERAL OR NUMEROUS? OR PLURA-	
	OR VARIOUS? OR (MORE OR GREATER)(1N)(1 OR ONE) OR DIFFERENT R NUMBER OR UNRELATED OR ANY	
922507	VENDOR? ? OR RETAILER? ? OR STORE OR STORES OR MERCHANT? ?	
	ENTITY OR ENTITIES OR LOCATION? ? OR WEB()SITE? ? OR WEBSI-	
· ·	? ?	
	UNIVERSAL? OR WORLDWIDE OR ANYWHERE OR ANYPLACE OR ALLOVER	
	ALL()OVER	
	S2 (S) S5	
	S3 (S) S4	
	S1 AND (S6 OR S7)	
	SETTLE OR SETTLEMENT	
	S8 AND S9	
	S10 AND IC=G06F	
	· · · · · · · · · · · · · · · · · · ·	
138639	S3 (7N) S4	
364	S1 AND (S12 OR S13)	
30	S14 AND S9	
24	S15 AND IC=G06F?	
24	IDPAT (sorted in duplicate/non-duplicate order)	
23	IDPAT (primary/non-duplicate records only)	
	t WPIX 1963-2006/UD=C200659	
(c) 20	06 The Thomson Corporation	
344:Chinese	e Patents Abs Jan 1985-2006/Jan	
	O6 European Patent Office	
347:JAPIO Dec 1976-2005/Dec(Updated 060404)		
(c) 20	06 JPO & JAPIO	
	9749 OI RD 12532487 EN' 6553091 L? 922507 OR TE 92835 OR 45825 369091 801 34797 74 59 15060 138639 364 30 24 24 23 350:Derwent (c) 200 344:Chinese (c) 200 347:JAPIO 1	

Set S1	Items 4888	Description (PREPAID OR PRE()PAID OR CASH OR RE()LOADABLE OR RELOADABLE
	0	R (STORED OR MULTI)()VALUE OR STOREDVALUE OR MULTIVALUE)(2W-
) (CARD OR CARDS OR GIFTCARD? OR DEBITCARD? OR ACCOUNT? ?)
S2	2056586	USE OR USES OR USED OR PROCESS?? OR TAKE? ? OR SPEND OR SP- T OR UTILIZE? ? OR EMPLOY?? OR ACCESS OR ACCEPT?
s3	1936745	MANY OR MULTIPL? OR MULTI OR SEVERAL OR NUMEROUS? OR PLURA-
53		
		OR VARIOUS? OR (MORE OR GREATER) (1N) (1 OR ONE) OR DIFFERENT
~ 4	_	R NUMBER OR UNRELATED OR ANY
S4	702932	VENDOR? ? OR RETAILER? ? OR STORE OR STORES OR MERCHANT? ?
		ENTITY OR ENTITIES OR LOCATION? ? OR WEB()SITE? ? OR WEBSI-
		? ?
S5	171339	UNIVERSAL? OR WORLDWIDE OR ANYWHERE OR ANYPLACE OR ALLOVER
		ALL()OVER
S6	20328	S2 (3N) S5
S7	215207	S3 (4N) S4
S8	464	S1(S)(S6 OR S7)
S9	33925	SETTLE OR SETTLEMENT
S10	30	S8(S)S9
S11	21	S10 AND IC=G06F?
S12	21	IDPAT (sorted in duplicate/non-duplicate order)
S13	21	IDPAT (primary/non-duplicate records only)
File	348:EUROPE	AN PATENTS 1978-2006/ 200638
		06 European Patent Office
File	• •	LLTEXT 1979-2006/UB=20060921UT=20060914
		06 WIPO/Thomson
	, = , = =	

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Set	Items	Description
S1	50957	(PREPAID OR PRE()PAID OR CASH OR RE()LOADABLE OR RELOADABLE
	0	R (STORED OR MULTI)()VALUE OR STOREDVALUE OR MULTIVALUE)(2W-
) (CARD OR CARDS OR GIFTCARD? OR DEBITCARD? OR ACCOUNT? ?)
S2	2645546	UNIVERSAL? OR WORLDWIDE OR ANYWHERE OR ANYPLACE OR ALLOVER
		ALL()OVER
S3	19298717	USE OR USES OR USED OR PROCESS?? OR TAKE? ? OR SPEND OR SP-
		T OR UTILIZE? ? OR EMPLOY?? OR ACCESS OR ACCEPT?
S4	18503438	MANY OR MULTIPL? OR MULTI OR SEVERAL OR NUMEROUS? OR PLURA-
		OR VARIOUS? OR (MORE OR GREATER) (1N) (1 OR ONE) OR DIFFERENT
	-	R NUMBER OR UNRELATED OR ANY
S5	6440451	VENDOR? ? OR RETAILER? ? OR STORE OR STORES OR MERCHANT? ?
		ENTITY OR ENTITIES OR LOCATION? ? OR WEB()SITE? ? OR WEBSI-
- 4		? ?
S6	132402	S2 (3N) S3
S 7	482179	S4 (3N) S5
S8	2510	S1(2S)(S6 OR S7)
S9	277	S8 NOT PY>1999
S10	865924	SETTLE OR SETTLEMENT
S11	13	S9 AND S10
S12	12	RD (unique items)
File	20:Dialog	Global Reporter 1997-2006/Sep 22
	(c) 20	06 Dialog